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## TRANSMITTAL FORM

Application Number 10/810,875

Filing Date March 26, 2004

First Named Inventor Sandeep Relan

Art Unit 2643

Examiner Name Sams, Matthew C

(to be used for all correspondence after initial filing)

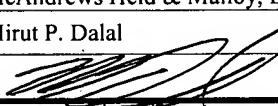
Total Number of Pages in This Submission 5

Attorney Docket Number 15488US01

### ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Return-Receipt Postcard <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks		

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual Name	McAndrews Held & Malloy, Ltd.		
Name (Print/type)	Mirut P. Dalal	Registration No. (Attorney/Agent)	44,052
Signature	 Date: May 30, 2006		

### EXPRESS MAIL DEPOSIT

"Express Mail" mailing label number : EV726715975US  
 Date of Deposit May 30, 2006.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
(Attorney Docket No. 15488US01)

In the Application of: )  
Sandeep Relan, et. al. ) Express Mail Label: EV726715975US  
Serial No. 10/810,875 ) Date: May 30, 2006  
Filed: March 26, 2004 )  
Examiner: Matthew C. Sams )  
Group Art Unit: 2643 )

**AMENDMENT AND RESPONSE TO OFFICE ACTION 2/27/2006**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Prior to examination and issuance of an Official Action in this application, please amend the application in this case as follows.

**In the claims:**

Please cancel claims 1-29 without prejudice.

--30. (New) A mobile terminal comprising:  
an output for transmitting an application for credit over a first network;  
an input for receiving account information associated with the application  
for credit over a second network.